

Fill in this information to identify the case:Debtor Name St. Christopher's Inc.

United States Bankruptcy Court for the: Southern District of New York

Case number: 24-22373 Check if this is an amended filing**Official Form 425C****Monthly Operating Report for Small Business Under Chapter 11**

12/17

Month: 3/1/25 - 3/31/25 Date report filed: 04/22/2025
 MM / DD / YYYY

Line of business: Other Residential Care Ser NAISC code: 6239

In accordance with title 28, section 1746, of the United States Code, I declare under penalty of perjury that I have examined the following small business monthly operating report and the accompanying attachments and, to the best of my knowledge, these documents are true, correct, and complete.

Responsible party: Dr. Sarah Ruback (CEO)
 Original signature of responsible party: 
 Printed name of responsible party: Dr. Sarah Ruback (CEO)

1. Questionnaire

Answer all questions on behalf of the debtor for the period covered by this report, unless otherwise indicated.

Yes	No	N/A
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If you answer *No* to any of the questions in lines 1-9, attach an explanation and label it *Exhibit A*.

1. Did the business operate during the entire reporting period?
2. Do you plan to continue to operate the business next month?
3. Have you paid all of your bills on time?
4. Did you pay your employees on time?
5. Have you deposited all the receipts for your business into debtor in possession (DIP) accounts?
6. Have you timely filed your tax returns and paid all of your taxes?
7. Have you timely filed all other required government filings?
8. Are you current on your quarterly fee payments to the U.S. Trustee or Bankruptcy Administrator?
9. Have you timely paid all of your insurance premiums?

If you answer *Yes* to any of the questions in lines 10-18, attach an explanation and label it *Exhibit B*.

10. Do you have any bank accounts open other than the DIP accounts?
11. Have you sold any assets other than inventory?
12. Have you sold or transferred any assets or provided services to anyone related to the DIP in any way?
13. Did any insurance company cancel your policy?
14. Did you have any unusual or significant unanticipated expenses?
15. Have you borrowed money from anyone or has anyone made any payments on your behalf?
16. Has anyone made an investment in your business?

Debtor Name St. Christopher's Inc.

Case number 24-22373

17. Have you paid any bills you owed before you filed bankruptcy?

18. Have you allowed any checks to clear the bank that were issued before you filed bankruptcy?

2. Summary of Cash Activity for All Accounts

19. Total opening balance of all accounts

This amount must equal what you reported as the cash on hand at the end of the month in the previous month. If this is your first report, report the total cash on hand as of the date of the filing of this case.

\$ 981,119.94

20. Total cash receipts

Attach a listing of all cash received for the month and label it *Exhibit C*. Include all cash received even if you have not deposited it at the bank, collections on receivables, credit card deposits, cash received from other parties, or loans, gifts, or payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit C*.

Report the total from *Exhibit C* here.

\$ 71,804.86

21. Total cash disbursements

Attach a listing of all payments you made in the month and label it *Exhibit D*. List the date paid, payee, purpose, and amount. Include all cash payments, debit card transactions, checks issued even if they have not cleared the bank, outstanding checks issued before the bankruptcy was filed that were allowed to clear this month, and payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit D*.

- \$ 87,228.63

Report the total from *Exhibit D* here.

22. Net cash flow

Subtract line 21 from line 20 and report the result here.

+ \$ -15,423.77

This amount may be different from what you may have calculated as *net profit*.

23. Cash on hand at the end of the month

Add line 22 + line 19. Report the result here.

= \$ 965,696.17

Report this figure as the *cash on hand at the beginning of the month* on your next operating report.

This amount may not match your bank account balance because you may have outstanding checks that have not cleared the bank or deposits in transit.

3. Unpaid Bills

Attach a list of all debts (including taxes) which you have incurred since the date you filed bankruptcy but have not paid. Label it *Exhibit E*. Include the date the debt was incurred, who is owed the money, the purpose of the debt, and when the debt is due. Report the total from *Exhibit E* here.

24. Total payables

\$ 89,853.31

(*Exhibit E*)

Debtor Name St. Christopher's Inc.

Case number 24-22373

4. Money Owed to You

Attach a list of all amounts owed to you by your customers for work you have done or merchandise you have sold. Include amounts owed to you both before, and after you filed bankruptcy. Label it *Exhibit F*. Identify who owes you money, how much is owed, and when payment is due. Report the total from *Exhibit F* here.

25. Total receivables \$ 192,958.05

(Exhibit F)

5. Employees

26. What was the number of employees when the case was filed? _____ 191
 27. What is the number of employees as of the date of this monthly report? _____ 1

6. Professional Fees

28. How much have you paid this month in professional fees related to this bankruptcy case? \$ 0.00
 29. How much have you paid in professional fees related to this bankruptcy case since the case was filed? \$ 0.00
 30. How much have you paid this month in other professional fees? \$ 14,100.00*
 31. How much have you paid in total other professional fees since filing the case? \$ 432,262.61*

* Amounts paid to ordinary course professionals.

7. Projections

Compare your actual cash receipts and disbursements to what you projected in the previous month. Projected figures in the first month should match those provided at the initial debtor interview, if any.

	<i>Column A</i> Projected	-	<i>Column B</i> Actual	=	<i>Column C</i> Difference
	Copy lines 35-37 from the previous month's report.		Copy lines 20-22 of this report.		Subtract Column B from Column A.
32. Cash receipts	\$ 55,062.87	-	\$ 71,804.86	=	\$ -16,741.99
33. Cash disbursements	\$ 227,220.51	-	\$ 87,228.63	=	\$ 139,991.88
34. Net cash flow	\$ -172,157.64	-	\$ -15,423.77	=	\$ -156,733.87
35. Total projected cash receipts for the next month:					\$ 0.00
36. Total projected cash disbursements for the next month:					- \$ 250,866.51
37. Total projected net cash flow for the next month:					= \$ -250,866.51

Debtor Name St. Christopher's Inc.

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8. Additional Information

If available, check the box to the left and attach copies of the following documents.

- 38. Bank statements for each open account (redact all but the last 4 digits of account numbers).
- 39. Bank reconciliation reports for each account.
- 40. Financial reports such as an income statement (profit & loss) and/or balance sheet.
- 41. Budget, projection, or forecast reports.
- 42. Project, job costing, or work-in-progress reports.

EXHIBIT A

St. Christopher's, Inc.

Case No: 24-22373

Question 1: St. Christopher's has wound down its operations. All residential treatment programs are no longer operational. The Health Homes Program was transferred to another organization on December 2, 2024.

Question 2: St. Christopher's has wound down its operations. All residential treatment programs are no longer operational. The Health Homes Program was transferred to another organization on December 2, 2024.

Question 3: While St. Christopher's has been working to stay current on all post-petition bills, certain invoices were received late and processed in April 2025. Any other missed invoices will be reported in the next monthly operating report.

EXHIBIT B

St. Christopher's, Inc.

Case No: 24-22373

Question 17: Certain payments were made on account of pre-petition bills to the extent permitted by the "first day" orders entered by the court, including final orders on the utilities, insurance, critical vendor, and employee wages/benefits motions [Docket Nos. 54-57] and the interim order on the cash management motion [Docket No. 29].

Question 18: Certain checks were issued pre-petition that were permitted to clear pursuant to the "first day" orders entered by the court, including final orders on the utilities, insurance, critical vendor, and employee wages/benefits motions [Docket Nos. 23, 24, 27, and 17] and the interim order on the cash management motion [Docket No. 29].

St. Christopher's, Inc.
Case No: 24-22373
March Monthly Operating Support
March 1, 2025 - March 31, 2025
Total Cash Receipts
Exhibit C

Post Date	Customer Name	Amount	Account Number
3/3/2025	GNC	\$16,591.92	0913
3/7/2025	Phila Ins Co	35,157.60	0913
3/7/2025	United Health Care	283.45	0913
3/10/2025	ORR Grant	3,029.90	0913
3/31/2025	Interest Credit - Valley Bank	41.17	0913
3/31/2025	GNC	16,591.92	0913
3/31/2025	Spectrum	4.62	0913
3/31/2025	Unity	103.83	0913
3/31/2025	INTEREST CREDIT	0.45	0404
Grand Total			\$71,804.86

St. Christopher's, Inc.

Case No: 24-22373

March Monthly Operating Support

March 1, 2025 - March 31, 2025

Total Cash Disbursements

Exhibit D

Date Written	Check #	Payee Name	Purpose	Amount	Account Number
3/4/2025		Progressive Insurance	Insurance	\$ 1,393.29	0913
3/10/2025		Consultants	Consultants	3,213.49	0913
3/12/2025		Paycom Payroll	Payroll	10,533.02	0913
3/13/2025		The Children's Village Inc.	Goods & Services	1,035.00	0913
3/13/2025		Enavate Inc.	Goods & Services	2,587.67	0913
3/13/2025		Cemco Water & Waste Specialists Inc.	Goods & Services	3,236.75	0913
3/13/2025		Atlantic - Tomorrow	IT	3,773.95	0913
3/13/2025		Control Point Associates	Goods & Services	4,100.00	0913
3/13/2025		Bonadio & Co, LLP	Accounting Services	14,100.00	0913
3/14/2025		The Childrens Village Inc.	Goods & Services	765.00	0913
3/14/2025		Enavate Inc.	Goods & Services	2,729.34	0913
3/17/2025		CABLEVISION LIGHTPATH, INC.	Utilities	4,305.99	0913
3/17/2025		Amex	Goods & Services	1,639.43	0913
3/17/2025		Spectrum	Utilities	799.00	0913
3/17/2025		Optimum	Utilities	310.29	0913
3/17/2025		Optimum	Utilities	252.10	0913
3/17/2025		Central Hudson Utility	Utilities	110.67	0913
3/17/2025		Central Hudson Utility	Utilities	5,721.03	0913
3/17/2025		Central Hudson Utility	Utilities	413.46	0913
3/17/2025		Central Hudson Utility	Utilities	231.57	0913
3/17/2025		Central Hudson Utility	Utilities	120.43	0913
3/17/2025		Central Hudson Utility	Utilities	97.91	0913
3/17/2025		Central Hudson Utility	Utilities	91.05	0913
3/17/2025		Central Hudson Utility	Utilities	34.69	0913
3/18/2025		CABLEVISION LIGHTPATH, INC.	Utilities	3,729.16	0913
3/18/2025		CABLEVISION LIGHTPATH, INC.	Utilities	1,515.37	0913
3/18/2025		Con Edison of NY	Utilities	2,026.66	0913
3/18/2025		Con Edison of NY	Utilities	397.84	0913
3/18/2025		Con Edison of NY	Utilities	61.21	0913
3/18/2025		Sarah Ruback	Employee Reimbursement	116.28	0913
3/19/2025		Optimum	Utilities	261.26	0913
3/20/2025		MILLENNIUM VALUATIONS, INC	Goods & Services	3,000.00	0913
3/24/2025		A and A Alarm	Goods & Services	345.00	0913
3/25/2025		A and A Alarm	Goods & Services	135.00	0913
3/25/2025		A and A Alarm	Goods & Services	135.00	0913
3/26/2025		Con Edison of NY	Utilities	2,789.70	0913
3/26/2025		Con Edison of NY	Utilities	335.98	0913
3/26/2025		Wage Works FSA Receivable	Payroll	100.00	0913
3/26/2025		Paycom Payroll	Payroll	10,550.04	0913
3/31/2025		A and A Alarm	Goods & Services	135.00	0913

Grand Total \$ 87,228.63

St. Christopher's, Inc.

Case No: 24-22373

March Monthly Operating Support

March 1, 2025 - March 31, 2025

Unpaid Bills (AP Aging)

Exhibit E

Vendor Name	Vendor Bill Date	Date Due	Amount Due	Type	Purpose of Debt
AMERICAN EXPRESS	3/31/2025	4/14/2025	3,062.21	Invoice	Goods & Services
Arcina Risk Group	11/30/2024	11/30/2024	180.00	Invoice	Goods & Services
CEMCO WATER & WASTE WATER SPECIALISTS INC	3/31/2025	3/31/2025	3,246.99	Invoice	Goods & Services
CHILDREN'S VILLAGE	3/21/2025	3/21/2025	202.50	Invoice	Goods & Services
CHILDREN'S VILLAGE	3/28/2025	3/28/2025	1,028.00	Invoice	Goods & Services
CHILDREN'S VILLAGE	3/31/2025	3/31/2025	1,190.00	Invoice	Goods & Services
GREENBURGH RECEIVER OF TAXES	3/31/2025	3/31/2025	14,662.80	Invoice	Taxes
GREENBURGH RECEIVER OF TAXES	3/31/2025	4/30/2025	964.00	Invoice	Taxes
ROBERT L. WOLF dba SWEETMAN COMMUNICATIONS	3/31/2025	3/31/2025	850.00	Invoice	Goods & Services
TOWN OF NORTH CASTLE	3/31/2025	3/31/2025	4,460.79	Invoice	Goods & Services
VEOLIA WATER NEW YORK INC	7/1/2024	7/1/2024	1,654.49	Invoice	Utilities
VEOLIA WATER NEW YORK INC	9/30/2024	9/30/2024	267.59	Invoice	Utilities
VEOLIA WATER NEW YORK INC	9/30/2024	9/30/2024	(849.11)	Invoice	Utilities
VEOLIA WATER NEW YORK INC	10/31/2024	10/31/2024	14,018.59	Invoice	Utilities
VEOLIA WATER NEW YORK INC	11/30/2024	11/30/2024	13,775.66	Invoice	Utilities
VEOLIA WATER NEW YORK INC	12/31/2024	12/31/2024	16,409.78	Invoice	Utilities
VEOLIA WATER NEW YORK INC	12/31/2024	1/30/2025	627.08	Invoice	Utilities
VEOLIA WATER NEW YORK INC	1/31/2025	1/31/2025	803.98	Invoice	Utilities
VEOLIA WATER NEW YORK INC	1/31/2025	3/2/2025	450.85	Invoice	Utilities
VEOLIA WATER NEW YORK INC	1/31/2025		(377.17)	Invoice	Utilities
VEOLIA WATER NEW YORK INC	2/28/2025	3/30/2025	556.00	Invoice	Utilities
VEOLIA WATER NEW YORK INC	3/31/2025	4/17/2025	8.34	Invoice	Utilities
VERIZON	2/12/2025	2/12/2025	98.39	Invoice	Utilities
VERIZON	3/31/2025	3/31/2025	311.96	Invoice	Utilities
VERIZON	3/31/2025	3/31/2025	94.59	Invoice	Utilities
WILK AUSLANDER	2/28/2025	2/28/2025	12,155.00	Invoice	Goods & Services

Grand Total \$ 89,853.31

St. Christopher's, Inc.
Case No: 24-22373

March Monthly Operating Support
March 1, 2025 - March 31, 2025

Accounts Receivables
Exhibit F

St. Christopher's Inc.
Projected Weekly Cash Flow
AS OF APRIL 11, 2025
DRAFT ATTORNEY CLIENT PRIVILEGE
SUBJECT TO REVISION

	Week Number: Week Ending:	1	2	3	4	5	6	7	8	9	10	11	12	Total Projected 6/28/2025
		4/12/2025	4/19/2025	4/26/2025	5/3/2025	5/10/2025	5/17/2025	5/24/2025	5/31/2025	6/7/2025	6/14/2025	6/21/2025	6/28/2025	
Operating Receipts														
NYC, ACS & BOE	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Other Gov Entities	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Medicaid (DOH)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Fee for Service	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other/Rent, Refunds and Miscellaneous	-	-	-	-	-	-	-	-	-	-	-	-	-	-
ORR Reimbursement	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Health Homes	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Operating Receipts	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Operating Disbursements														
Payroll and taxes	12,636	-	10,593	-	10,593	-	10,593	-	10,593	-	10,593	-	65,600	
Insurance	-	-	-	-	-	-	-	-	27,752	-	-	-	27,752	
Benefits, including state unemployment insurance	-	-	5,508	-	-	-	5,508	-	-	-	5,508	-	16,525	
Other Operating Expenses	31,305	5,650	13,843	5,920	7,980	5,000	7,980	16,570	5,000	7,980	5,000	103,439	215,666	
Critical Vendor Catch Up	-	-	-	-	-	-	-	-	-	-	-	-	-	-
GNC Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Capital Improvements/ Infrastructure remediation/Contingency	-	26,000	-	75,000	25,000	-	26,000	-	-	26,000	-	225,000	403,000	
Ordinary course professionals	20,000	-	25,000	-	20,000	-	25,000	-	20,000	-	25,000	-	135,000	
Settlement / Other Payments *	-	-	-	-	-	-	-	-	-	-	-	340,000	340,000	
Administrative Services Agreement	1,579	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	23,579	
Total Operating Disbursements	65,520.43	33,650.00	56,943.59	82,920.00	65,573	7,000	77,081	18,570	65,345	35,980	48,101	670,439	1,227,122	
Net Operating Cash Flow	(65,520)	(33,650)	(56,944)	(82,920)	(65,573)	(7,000)	(77,081)	(18,570)	(65,345)	(35,980)	(48,101)	(670,439)	(1,227,122)	
Non-Operating Receipts/Disbursements														
Transfer from DIP Financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Plan Fund Payment **	-	-	-	(1,000)	-	-	-	-	(1,000)	-	-	-	(2,000)	
Proceeds from asset sale (net of closing costs)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Non-Operating Cash Flows	-	-	-	(1,000)	-	-	-	-	(1,000)	-	-	-	(2,000)	
Restructuring Expenses ***														
Counsel	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Accountant	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub Chapter V Trustee	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Restructuring Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Non-Operating Cash Flow	-	-	-	(1,000)	-	-	-	-	(1,000)	-	-	-	(2,000)	
Valley - Opening Balance	925,254	859,734	826,084	769,140	685,220	619,647	612,647	535,566	516,996	450,651	414,671	366,570	925,254	
Net Operating Cash Flows	(65,520)	(33,650)	(56,944)	(82,920)	(65,573)	(7,000)	(77,081)	(18,570)	(65,345)	(35,980)	(48,101)	(670,439)	(1,227,122)	
Non-Operating Cash Flows	-	-	-	(1,000)	-	-	-	-	(1,000)	-	-	-	(2,000)	
Ending Cash Balance	859,734	826,084	769,140	685,220	619,647	612,647	535,566	516,996	450,651	414,671	366,570	(303,868)	(303,868)	-
Proposed DIP Financing - Beginning Balance	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	
Drawdown	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Paydown	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Proposed DIP Financing - Ending Balance	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	
Total Liquidity ****	\$ 859,734	\$ 826,084	\$ 769,140	\$ 685,220	\$ 619,647	\$ 612,647	\$ 535,566	\$ 516,996	\$ 450,651	\$ 414,671	\$ 366,570	\$ (303,868)	\$ (303,868)	

* Includes estimated amounts for one CVA claim to be settled, placeholder amounts for professional fees related to the DASNY loan and other settlement amounts.

** Per the Case Management Order, the Debtor shall deposit into a separate debtor-in-possession account, the amount of \$1,000 each month for the purpose of paying accruing administrative expenses.

*** Monthly estimated professional fees, subject to court approval, are estimated in the following amounts: Counsel - \$100,000, Financial Advisor - \$75,000 and Sub Chapter V Trustee - \$10,000.

**** Does not include proceeds from the sale of the Debtors' real property.

ST. CHRISTOPHER'S, INC.

Statement of Financial Position

	March 31, 2025
	St. Christopher's
ASSETS	
Cash and cash equivalents	\$ 956,079
Accounts receivable, net	2,571
Interest reserve	367,193
Prepaid expenses	433,081
Security deposit	6,966
Right-of-use-assets	29,311
Property and equipment, net of accumulated depreciation	991,125
Assets held for sale - Dobbs Ferry	<u>1,215,333</u>
Total assets	<u>\$ 4,001,659</u>
LIABILITIES AND NET ASSETS	
Liabilities:	
Accounts payable and accrued expenses	\$ 3,863,679
Accrued payroll and related benefits	26,107
Unearned revenue - rent	16,592
Due to related parties	766,651
Lease liability	29,222
Loan payable, net of unamortized debt issuance costs	<u>3,821,694</u>
Total liabilities	<u>8,523,945</u>
Net Assets:	
Net Assets - without donor restrictions	<u>(4,522,286)</u>
Total liabilities and net assets	<u>\$ 4,001,659</u>

ST. CHRISTOPHER'S, INC.

Statement of Activities

<hr/> for the Period from March 1, 2025, to March 31, 2025 <hr/>		
St. Christopher's <hr/>		
Program service revenue:		
Fee for service	\$	-
Grant		-
Total program service revenue		-
Expenses:		
Program services:		
Residential and related programs		159,852
Other		
Total program service expense		159,852
Management and general		645,795
Total expenses		805,647
Operating deficit		(805,647)
Support and non-operating revenue:		
Contributions		-
Special events, net		-
Rental income		16,592
Gain on early termination of vehicle lease obligations		-
Interest income, net		42
Other income		108
Prior years' settlements and adjustments		-
Insurance recoveries		-
Net assets released from restrictions		
Total support and non-operating revenue		16,742
Change in net assets		(788,905)
Net assets, March 1, 2025		(3,733,381)
Net assets, March 31, 2025	\$	(4,522,286)



P.O. Box 558
Wayne, NJ 07474-0558

 ST CHRISTOPHERS INC
71 S BROADWAY
DOBBS FERRY NY 10522

 Email: contactus@valley.com

 Visit Us Online: www.valley.com

 Mail To: 1720 Route 23, Wayne, NJ 07470

Account Statement

IMPORTANT NOTICE:

EFFECTIVE MARCH 1, 2025, ALL BUSINESS ACCOUNTS WILL BE BILLED USING ACCOUNT ANALYSIS. YOUR FEES WILL NOT BE CHANGING, BUT FEES FOR CERTAIN TRANSACTIONS SUCH AS WIRE TRANSFERS AND OVERDRAFTS WILL BE AGGREGATED AND BILLED ON OR ABOUT THE 15th OF THE NEXT MONTH.

NON-PROFIT ORGANIZATIONAL CHK - [REDACTED] 0913

SUMMARY FOR THE PERIOD: 03/01/25 - 03/31/25

ST CHRISTOPHERS INC

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$971,117.55		\$71,804.41		\$88,228.63		\$954,693.33

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
03/03	Beginning Balance			\$971,117.55
03/03	DEPOSIT		\$16,591.92	\$987,709.47
03/04	DEBIT PURCHASE MERCHANT PURCHASE TERMINAL [REDACTED] 9216	-\$1,393.29		\$986,316.18
	PROGRESSIVE INS [REDACTED] 758 0 OH			
	[REDACTED] 7709			
03/07	DEPOSIT		\$35,441.05	\$1,021,757.23
03/10	PHONE/INTERNET TRNFR REF [REDACTED] 208L FUNDS TRANSFER FRM DEP [REDACTED] 6926 FROM TRANSFER FINAL ORR DEC DRAWDOWN INTO		\$3,029.90	\$1,024,787.13
03/10	WIRE OUT [REDACTED] 0426 MADELINE BIANCHI ED FROM 2/24/25-3	-\$3,213.49		\$1,021,573.64
03/12	WIRE OUT [REDACTED]	-\$10,533.02		\$1,011,040.62



Account Number:

0913

Statement Date:

03/31/2025

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P.O. Box 558
Wayne, NJ 07474-0558

TRANSACTIONS (continued)

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	1363 PAYCOM CLIENT TRUST TE			
3/14/25				
03/13	WIRE OUT [REDACTED] 9457 BONADIO CO, LLP 72, BN411624, BN41	-\$14,100.00		\$996,940.62
03/13	WIRE OUT [REDACTED] 3934 CONTROL POINT ASSO CIATES R [REDACTED] 54-00 -AD	-\$4,100.00		\$992,840.62
03/13	WIRE OUT [REDACTED] 9484 ATLANTIC TOMORROW S OFFICE 2, MS [REDACTED] 4227, MS4334	-\$3,773.95		\$989,066.67
03/13	WIRE OUT [REDACTED] 9518 CEMCO	-\$3,236.75		\$985,829.92
03/13	WIRE OUT [REDACTED] 9498 ENAVATE, INC	-\$2,587.67		\$983,242.25
03/13	WIRE OUT [REDACTED] 9454 THE CHILDRENS VILL AGE INC	-\$1,035.00		\$982,207.25
03/14	WIRE OUT [REDACTED] 2304 ENAVATE, INC [REDACTED] 2-ENV	-\$2,729.34		\$979,477.91
03/14	WIRE OUT [REDACTED] 2298 THE CHILDRENS VILL AGE INC	-\$765.00		\$978,712.91
03/14	PHONE/INTERNET TRNFR REF [REDACTED] 959L FUNDS TRANSFER TO DEP [REDACTED] 0404 FROM FUNDS TRANSFER VIA ONLINE	-\$1,000.00		\$977,712.91
03/17	ACH DEBIT CENTRALHUDSON UTILITY 250317	-\$34.69		\$977,678.22
03/17	ACH DEBIT CENTRALHUDSON UTILITY 250317	-\$91.05		\$977,587.17
03/17	ACH DEBIT CENTRALHUDSON UTILITY 250317	-\$97.91		\$977,489.26
03/17	ACH DEBIT CENTRALHUDSON UTILITY 250317	-\$120.43		\$977,368.83
03/17	ACH DEBIT CENTRALHUDSON UTILITY 250317	-\$231.57		\$977,137.26
03/17	ACH DEBIT CENTRALHUDSON UTILITY 250317	-\$413.46		\$976,723.80
03/17	ACH DEBIT CENTRALHUDSON UTILITY 250317	-\$5,721.03		\$971,002.77
03/17	ACH DEBIT CENTRALHUDSON UTILITY 250317	-\$110.67		\$970,892.10
03/17	ACH DEBIT OPTIMUM 7803 CABLE PMNT 250317	-\$252.10		\$970,640.00
03/17	ACH DEBIT OPTIMUM 7803 CABLE PMNT 250317	-\$310.29		\$970,329.71
03/17	ACH DEBIT SPECTRUM SPECTRUM 250317	-\$799.00		\$969,530.71
03/17	ACH DEBIT AMEX EPAMENT ACH PMT 250317 [REDACTED] 3186	-\$1,639.43		\$967,891.28
03/17	ACH DEBIT	-\$4,305.99		\$963,585.29





Account Number:

[REDACTED] 0913

Statement Date:

03/31/2025

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P.O. Box 558
Wayne, NJ 07474-0558

TRANSACTIONS (continued)

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	CABLEVISION LIGH COF DEBIT [REDACTED] 3332 \			
03/18	WIRE OUT [REDACTED] 5164 SARAH RUBACK	-\$116.28		\$963,469.01
03/18	ACH DEBIT CON ED OF NY CECONY 250318 [REDACTED] 0007	-\$61.21		\$963,407.80
03/18	ACH DEBIT CON ED OF NY CECONY 250318 [REDACTED] 0008	-\$397.84		\$963,009.96
03/18	ACH DEBIT CON ED OF NY CECONY 250318 [REDACTED] 0005	-\$2,026.66		\$960,983.30
03/18	ACH DEBIT CABLEVISION LIGH COF DEBIT [REDACTED] 3931 \	-\$1,515.37		\$959,467.93
03/18	ACH DEBIT CABLEVISION LIGH COF DEBIT [REDACTED] 3934 \	-\$3,729.16		\$955,738.77
03/19	ACH DEBIT OPTIMUM 7882 CABLE PMNT 250319	-\$261.26		\$955,477.51
03/20	WIRE OUT [REDACTED] 6928 MILLENNIUM VALUATI ONS, INC.	-\$3,000.00		\$952,477.51
03/24	ACH DEBIT A AND A ALARM CO SALE 250324	-\$345.00		\$952,132.51
03/25	ACH DEBIT A AND A ALARM CO SALE 250325	-\$135.00		\$951,997.51
03/25	ACH DEBIT A AND A ALARM CO SALE 250325	-\$135.00		\$951,862.51
03/26	WIRE OUT [REDACTED] 2958 PAYCOM CLIENT TRUS T 8/25 PD	-\$10,550.04		\$941,312.47
03/26	ACH DEBIT WAGEWORKS RECEIVABLE 250326 [REDACTED] 4208	-\$100.00		\$941,212.47
03/26	ACH DEBIT CON ED OF NY CECONY 250326 [REDACTED] 3346	-\$335.98		\$940,876.49
03/26	ACH DEBIT CON ED OF NY CECONY 250326 [REDACTED] 4003	-\$2,789.70		\$938,086.79
03/31	DEPOSIT		\$16,700.37	\$954,787.16
03/31	ACH DEBIT A AND A ALARM CO SALE 250331	-\$135.00		\$954,652.16
03/31	INTEREST CREDIT		\$41.17	\$954,693.33
Ending Balance				\$954,693.33



INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	\$969,389.00	Annual % Yield Earned	0.05%
Year-to-Date Interest Paid	\$123.99	Interest Paid	\$41.17





P.O. Box 558
Wayne, NJ 07474-0558

OVERDRAFT FEES

	Total This Period:	Total Year-To-Date:
Total Overdraft Fees:	\$0.00	\$0.00





Account Number:

0913

Statement Date:

03/31/2025

Page :

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P.O. Box 558
Wayne, NJ 07474-0558

To Reconcile Your Account

1. Compare the checks listed as paid on your statement with the entries appearing in your checkbook to insure that they have been properly charged to your account.
2. Create a list of all checks that have been issued by you but have not been paid by Valley (Check(s) Outstanding).
3. Add to your checkbook balance any credit not already recorded in the checkbook.
4. Deduct from your checkbook any service charge or other charges (including automatic deductions) which you have not already recorded in your checkbook.
5. Follow the instructions listed in the Balance Reconciliation section below.

Balance Reconciliation

1 Enter ending statement balance	
2 Add deposits recorded in your checkbook but not shown on this statement.	
3 Total (1 plus 2 above)	
4 Subtract total check(s) outstanding	
5 Balance (3 less 4 should equal checkbook balance)	

Finance Charge Computation For Personal Line Of Credit

The Finance Charge that accrues in any monthly billing period is determined on each day in the monthly billing cycle by multiplying the Daily Periodic Rate by the outstanding principal balance (after subtracting payments and adding advances posted that day); then we add the results of these calculations for the number of days in the billing cycle. The Daily Periodic Rate is the Annual Percentage Rate in effect during the monthly billing cycle divided by 365.

In Case Of Errors Or Questions About Your Personal Line Of Credit Transactions

A. Pursuant To The Federal Fair Credit Billing Act

If you think your statement is wrong or if you need more information about checking transactions on your statement which did not arise from an electronic transfer, write us as soon as possible at Valley National Bank, Attn: Customer Care, 1720 Route 23, Wayne, NJ 07470-7533, or email us at contactus@valley.com. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can contact us at 800-522-4100, but doing so will not preserve your rights. In your letter, give us your name and account number and the dollar amount of the suspected error. Describe the error and explain, if you can,

why you believe there is an error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your statement that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

B. Under Applicable State Law

If you rely upon the 3 months period provided by state law, you may lose important rights that could be preserved by action more promptly under the federal law described in the first paragraph in this section. State law provisions apply only after expiration of the time period for submitting a proper written notice of a billing error under federal law.

In Case Of Error Or Questions About Your Electronic Transfers (Pursuant to the Electronic Fund Transfer Act. Applicable to personal accounts only; does not pertain to wire transfers.)

If you think your statement or receipt is wrong or if you need more information about an electronic transfer on the statement or receipt, please contact us at 800-522-4100; write us at Valley National Bank, Attn: Customer Care, 1720 Route 23, Wayne, NJ 07470-7533, or email us at contactus@valley.com. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. Tell us your name and account number and the dollar amount of the suspected error. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this or 20 business days if your notice of error involves an electronic fund transfer to or from the account within 30 days after the first deposit to the account was made, we will provisionally credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

For additional terms and conditions applicable to your account statement, please refer to your account agreement.





P.O. Box 558
Wayne, NJ 07474-0558

 ST CHRISTOPHERS INC
71 S BROADWAY
DOBBS FERRY NY 10522

 Email: contactus@valley.com

 Visit Us Online: www.valley.com

 Mail To: 1720 Route 23, Wayne, NJ 07470

Account Statement

IMPORTANT NOTICE:

EFFECTIVE MARCH 1, 2025, ALL BUSINESS ACCOUNTS WILL BE BILLED USING ACCOUNT ANALYSIS. YOUR FEES WILL NOT BE CHANGING, BUT FEES FOR CERTAIN TRANSACTIONS SUCH AS WIRE TRANSFERS AND OVERDRAFTS WILL BE AGGREGATED AND BILLED ON OR ABOUT THE 15th OF THE NEXT MONTH.]

NON-PROFIT ORGANIZATIONAL CHK - [REDACTED] 6926

SUMMARY FOR THE PERIOD: 03/01/25 - 03/31/25

ST CHRISTOPHERS INC

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$0.00		\$3,029.90		\$3,029.90		\$0.00

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$0.00
03/06	ACH CREDIT PAY MGT SYSTEM HHS PAYMNT 250306 [REDACTED] [REDACTED]4A4P		\$3,029.90	\$3,029.90
03/10	PHONE/INTERNET TRNFR REF [REDACTED] 208L FUNDS TRANSFER TO DEP [REDACTED] 0913 FROM TRANSFER FINAL ORR DEC DRAWDOWN INTO	-\$3,029.90		\$0.00
	Ending Balance			\$0.00



**Account Number:**

6926

Statement Date:

03/31/2025

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P.O. Box 558
Wayne, NJ 07474-0558

INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	\$390.00	Annual % Yield Earned	0.00%
Year-to-Date Interest Paid	\$1.77	Interest Paid	\$0.00

OVERDRAFT FEES

	Total This Period:	Total Year-To-Date:
Total Overdraft Fees:	\$0.00	\$0.00





Account Number:

6926

Statement Date:

03/31/2025

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P.O. Box 558
Wayne, NJ 07474-0558

To Reconcile Your Account

1. Compare the checks listed as paid on your statement with the entries appearing in your checkbook to insure that they have been properly charged to your account.
2. Create a list of all checks that have been issued by you but have not been paid by Valley (Check(s) Outstanding).
3. Add to your checkbook balance any credit not already recorded in the checkbook.
4. Deduct from your checkbook any service charge or other charges (including automatic deductions) which you have not already recorded in your checkbook.
5. Follow the instructions listed in the Balance Reconciliation section below.

Balance Reconciliation

1 Enter ending statement balance	
2 Add deposits recorded in your checkbook but not shown on this statement.	
3 Total (1 plus 2 above)	
4 Subtract total check(s) outstanding	
5 Balance (3 less 4 should equal checkbook balance)	

Finance Charge Computation For Personal Line Of Credit

The Finance Charge that accrues in any monthly billing period is determined on each day in the monthly billing cycle by multiplying the Daily Periodic Rate by the outstanding principal balance (after subtracting payments and adding advances posted that day); then we add the results of these calculations for the number of days in the billing cycle. The Daily Periodic Rate is the Annual Percentage Rate in effect during the monthly billing cycle divided by 365.

In Case Of Errors Or Questions About Your Personal Line Of Credit Transactions

A. Pursuant To The Federal Fair Credit Billing Act

If you think your statement is wrong or if you need more information about checking transactions on your statement which did not arise from an electronic transfer, write us as soon as possible at Valley National Bank, Attn: Customer Care, 1720 Route 23, Wayne, NJ 07470-7533, or email us at contactus@valley.com. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can contact us at 800-522-4100, but doing so will not preserve your rights. In your letter, give us your name and account number and the dollar amount of the suspected error. Describe the error and explain, if you can,

why you believe there is an error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your statement that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

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For additional terms and conditions applicable to your account statement, please refer to your account agreement.





Last Statement:
Statement Ending:
Page:

February 28, 2025
March 31, 2025
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P.O. Box 558
Wayne, NJ 07474-0558

 ST CHRISTOPHERS INC
71 S BROADWAY
DOBBS FERRY NY 10522

 Email: contactus@valley.com

 Visit Us Online: www.valley.com

 Mail To: 1720 Route 23, Wayne, NJ 07470

Account Statement

IMPORTANT NOTICE:

EFFECTIVE MARCH 1, 2025, ALL BUSINESS ACCOUNTS WILL BE BILLED USING ACCOUNT ANALYSIS. YOUR FEES WILL NOT BE CHANGING, BUT FEES FOR CERTAIN TRANSACTIONS SUCH AS WIRE TRANSFERS AND OVERDRAFTS WILL BE AGGREGATED AND BILLED ON OR ABOUT THE 15th OF THE NEXT MONTH.

NON-PROFIT ORGANIZATIONAL CHK - [REDACTED] 0404

SUMMARY FOR THE PERIOD: 03/01/25 - 03/31/25

ST CHRISTOPHERS INC

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$10,002.01		\$1,000.45		\$0.00		\$11,002.46

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
03/14	Beginning Balance			\$10,002.01
03/14	PHONE/INTERNET TRNFR REF [REDACTED] 959L FUNDS TRANSFER FRM DEP [REDACTED] 0913 FROM FUNDS TRANSFER VIA ONLINE		\$1,000.00	\$11,002.01
03/31	INTEREST CREDIT		\$0.45	\$11,002.46
	Ending Balance			\$11,002.46

INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	\$10,582.00	Annual % Yield Earned	0.05%
Year-to-Date Interest Paid	\$1.17	Interest Paid	\$0.45



**Account Number:**

[REDACTED] 0404

Statement Date:

03/31/2025

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P.O. Box 558
Wayne, NJ 07474-0558

OVERDRAFT FEES

	Total This Period:	Total Year-To-Date:
Total Overdraft Fees:	\$0.00	\$0.00





Account Number:

0404

Statement Date:

03/31/2025

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P.O. Box 558
Wayne, NJ 07474-0558

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4. Deduct from your checkbook any service charge or other charges (including automatic deductions) which you have not already recorded in your checkbook.
5. Follow the instructions listed in the Balance Reconciliation section below.

Balance Reconciliation

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2 Add deposits recorded in your checkbook but not shown on this statement.	
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Finance Charge Computation For Personal Line Of Credit

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